FIG. 1 **ELECTRONIC MONEY CARD OF PAYER** CPU I/O INTERFACE **MEMORY** · CARD ID · ELECTRONIC MONEY BALANCE · COIN (VALUE) BALANCE · BILLS (ISSUANCE NO. X NO. OF BILLS) · TRANSACTION HISTORY ((RECEIPT/PAYMENT CODE, TRANSACTION CARD ID, COIN/BILL CODE, VALUE AMOUNT/ISSUANCE NO.) X NO. OF - HISTORICAL TRANSACTIONS) \cdot INVALID BILLS (ISSUANCE NO. imes NO. OF BILLS) -12 -11 **-13** CPU MEMORY ATM OF BANK MONEY TRANSPORTER -11 -13 **~12 ELECTRONIC MONEY CARD** COMPUTER OF BANK OF RECIPIENT · CARD ID · CARD ID · ELECTRONIC MONEY BALANCE · ELECTRONIC MONEY BALANCE · COIN BALANCE · COIN BALANCE · BILLS · BILLS · TRANSACTION HISTORY · TRANSACTION HISTORY · INVALID BILLS (ISSUANCE NO., · INVALID BILLS TRANSACTION CARD ID)

FIG. 2A

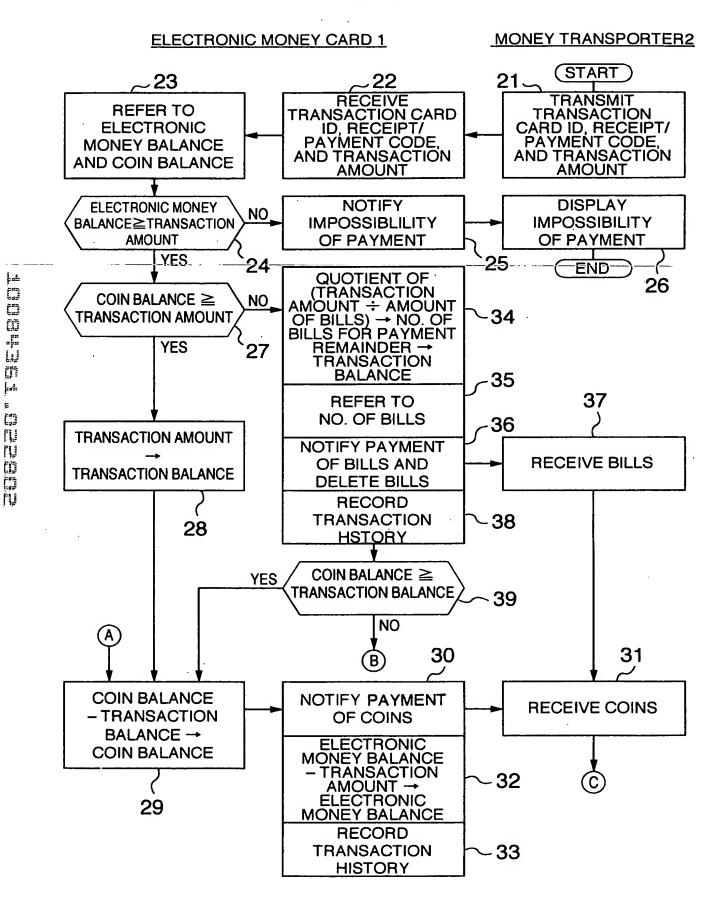
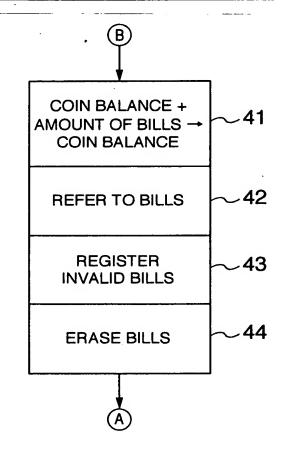


FIG. 2B

ELECTRONIC MONEY CARD 1 OF PAYER



MONEY TRANSPORTER 2

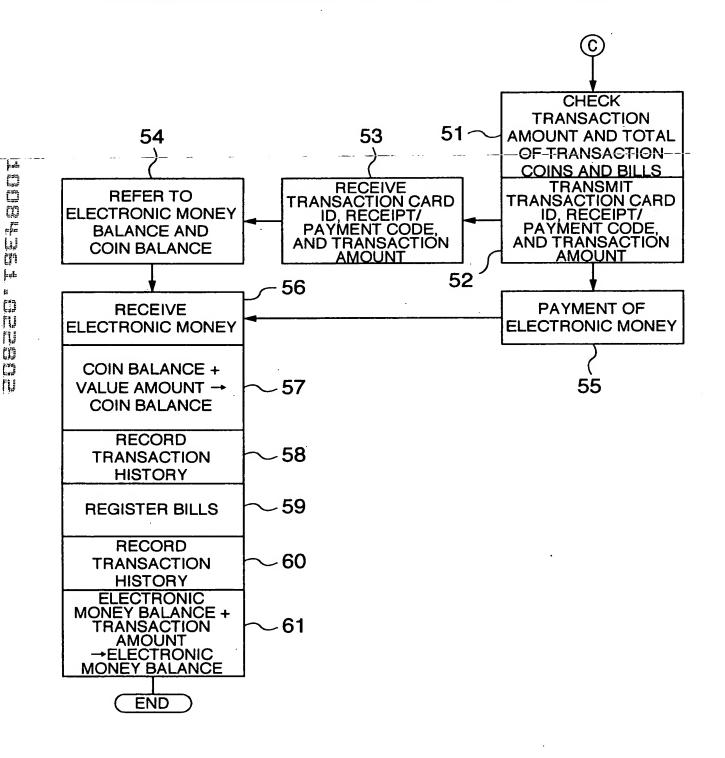


FIG. 3

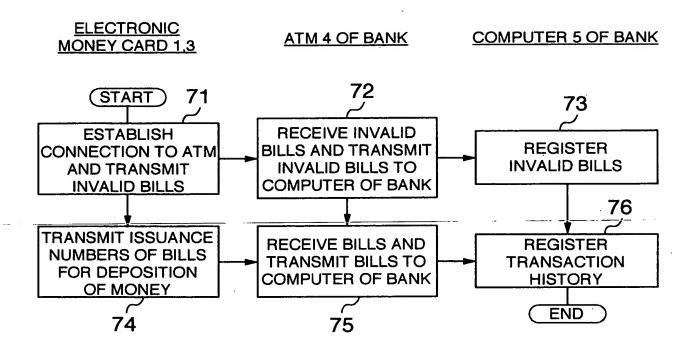


FIG. 4

COMPUTER 5 OF BANK

